



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

August 17, 2022

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Joshua K. Veroneau a/k/a Joshua Veroneau
7 Harding Street
Sanford, ME 04073

Certified Article Number

9414 7266 9904 2150 8569 38

SENDER'S RECORD

Joshua K. Veroneau a/k/a Joshua Veroneau
10 Ruth Street
Sanford, ME 04073

Certified Article Number

9414 7266 9904 2184 8285 74

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 7 Harding Street, Sanford, ME 04073
Loan Number:
Payment Due Date: October 1, 2021

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Carrington Mortgage Services, LLC, the Mortgagee, Carrington Mortgage Services, LLC and the Owner/Investor, Carrington Mortgage Services, LLC pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors and assigns (if MERs) dated December 4, 2008 and recorded in the York County Registry of Deeds in Book 15530, Page 272. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

EXHIBIT

L

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payments:	11
10/1/2021 to 1/1/2022	\$4,508.48
2/1/2022 to 4/1/2022	\$3,386.43
5/1/2022 to 8/1/2022	\$4,678.60
Late Charges	\$91.89
TOTAL TO CURE DEFAULT:	\$12,665.40

A portion of the amount due is reasonable interest in the amount of \$5,772.46.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$12,665.40 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Carrington Mortgage Services, LLC, Payment Processing, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Carrington Mortgage Services, LLC at (800) 561-4567 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Carrington Mortgage Services, LLC, the mortgage servicer, which is Carrington Mortgage Services, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Carrington Mortgage Services, LLC is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Carrington Mortgage Services, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

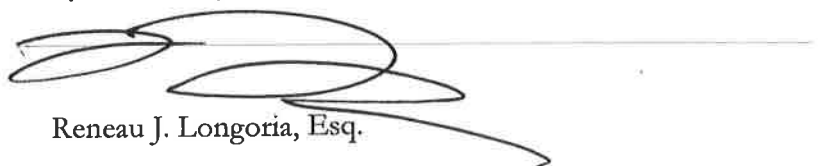
Carrington Mortgage Services, LLC
Loss Mitigation Department/Loan Resolution
1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806
(800) 561-4567

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Carrington Mortgage Services, LLC
Carrington Mortgage Services, LLC

by its attorney

A handwritten signature in black ink, appearing to read "Reneau J. Longoria", is written over a horizontal line.

Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

1/24/22, 4:16 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=METhis listing is current as of **01/23/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION**Phone:** 207-442-7963**Toll Free:** 800-221-2221**Fax:** 207-442-0122**Email:** info@mmcacorp.org**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Rental Housing Workshops
 - Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation:**Website:** <http://midcoastmainecommunityaction.org>**Agency ID:** 80502**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879

1/24/22, 4:16 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndlgeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.**Phone:** 207-764-3721**Toll Free:****Fax:****Email:** N/A**Address:** 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** MAINE STATE HOUSING AUTHORITY**Website:** http://www.acap-me.org**Agency ID:** 83641**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-459-2903**Toll Free:****Fax:** 207-490-5026**Email:** mesha.quinn@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** http://www.yccac.org**Agency ID:** 81150**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:****Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** https://www.ccmaine.org/**Agency ID:** 81580**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 800-542-8227**Toll Free:****Fax:****Email:** info@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

2/3

1/24/22, 4:16 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Thursday, August 18, 2022 9:44 AM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves & Longoria, LLC Owner of the mortgage:Carrington Mortgage Services, LLC What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Carrington Mortgage Services, LLC Loss Mitigation Department/Loan Resolution 1600 South Douglass Road, Suite 200-A Anaheim, CA 92806 (800) 561-4567

Consumer Information

Consumer First name:Joshua
Consumer Middle Initial/Middle Name: K.
Consumer Last name:Veroneau a/k/a Joshua Veroneau Consumer Suffix:
Property Address line 1:7 Harding Street Property Address line 2:
Property Address line 3:
Property Address City/Town:Sanford
Property Address State:
Property Address zip code:04073
Property Address County:York

Notification Details

Date notice was mailed:8/17/2022
Amount needed to cure the default:12665.40 Consumer Address line 1:10 Ruth Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Sanford
Consumer Address State:ME
Consumer Address zip code:04073

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Thursday, August 18, 2022 9:31 AM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Carrington Mortgage Services, LLC What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Carrington Mortgage Services, LLC Loss Mitigation Department/Loan Resolution
1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806
(800) 561-4567

Consumer Information

Consumer First name: Joshua
Consumer Middle Initial/Middle Name: K.
Consumer Last name: Veroneau a/k/a Joshua Veroneau Consumer Suffix:
Property Address line 1: 7 Harding Street Property Address line 2:
Property Address line 3:
Property Address City/Town: Sanford
Property Address State:
Property Address zip code: 04073
Property Address County: York

Notification Details

Date notice was mailed: 8/17/2022
Amount needed to cure the default: 12,665.40 Consumer Address line 1: 7 Harding Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Sanford
Consumer Address State: ME
Consumer Address zip code: 04073
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.



**UNITED STATES
POSTAL SERVICE®**

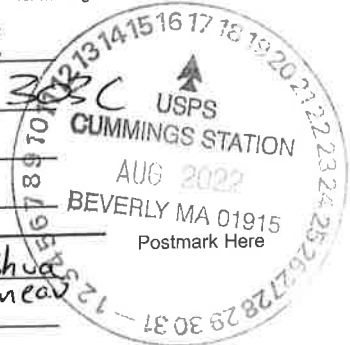
**Certificate Of
Mailing**

To pay fee, affix stamps or
meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From: Doonan Graves Longoria LLC
100 Cummings Center Suite 302C
Beverly, MA 01915

To: Joshua K. Veroneau aka Joshua Veroneau
7 Harding St
Sanford, ME 04073



PS Form **3817**, April 2007 PSN 7530-02-000-9065



**UNITED STATES
POSTAL SERVICE®**

**Certificate Of
Mailing**

To pay fee, affix stamps or
meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From: Doonan Graves Longoria LLC
100 Cummings Center Suite 302C
Beverly, MA 01915

To: Joshua K. Veroneau aka Joshua Veroneau
10 Ruth St
Sanford, ME 04073



PS Form **3817**, April 2007 PSN 7530-02-000-9065



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U.S. POSTAGE PAID
BEVERLY, MA
01915
AUG 17, 22
AMOUNT
\$1.75
R2305K136607-14

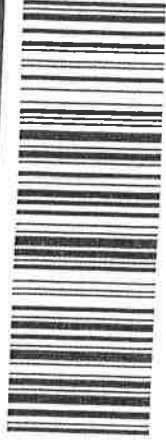


0000

U.S. POSTAGE PAID
BEVERLY, MA
01915
AUG 17, 22
AMOUNT
\$1.75
R2305K136607-14

Doonan, Graves & Longo
ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SUITE 30
BEVERLY, MASSACHUSETTS 0191

CERTIFIED MAIL



9414 7266 9904 2150 8569 38

FIRST-CLASS

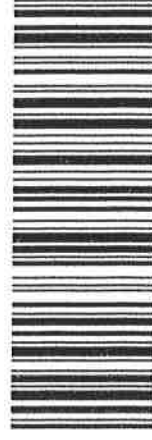


ZIP 01915
02 7H
0001338074
\$ 008.06⁰
AUG 17 2022

Joshua K. Veroneau a/k/a Joshua Veroneau
7 Harding Street
Sanford, ME 04073

Doonan, Graves & Longo
ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SUITE 30
BEVERLY, MASSACHUSETTS 0191

CERTIFIED MAIL



9414 7266 9904 2154 8265 74

FIRST-CLASS



ZIP 01915
02 7H
0001338074
\$ 008.06⁰
AUG 17 2022

Joshua K. Veroneau a/k/a Joshua Veroneau
10 Ruth Street
Sanford, ME 04073

1-12

1-12



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Joshua K. Veroneau a/k/a Joshua Veroneau
10 Ruth Street
Sanford, ME 04073



FIRST-CLASS

US POSTAGE IM/PITNEY BOWES

ZIP 01915
02 7H
0001338074 AUG 17 2022
\$ 000.57⁰



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915


Joshua K. Veroneau a/k/a Joshua Veroneau
7 Harding Street
Sanford, ME 04073



FIRST-CLASS

US POSTAGE IM/PITNEY BOWES

ZIP 01915
02 7H
0001338074 AUG 17 2022
\$ 000.57⁰

Return Receipt (Form 3811) Package		COMPLETE THIS SECTION ON DELIVERY	
 9590 9266 9904 2184 8285 77		A. Signature X <i>[Signature]</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		B. Received by (Printed Name) TAMMY COLE	C. Date of Delivery 8-19
1. Article Addressed to: Joshua K. Veroneau a/k/a Joshua Veroneau 10 Ruth Street Sanford, ME 04073		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No	
		3. Service Type: <input checked="" type="checkbox"/> Certified Mail	
2. Certified Mail (Form 3800) Article Number 9414 7266 9904 2184 8285 74		<u>Reference Information</u> MNK/BS Joshua K. Veroneau 1009.81	

PS Form 3811, Facsimile, July 2015

Domestic Return Receipt



[FAQs >](#)

[Track Another Package +](#)

Tracking Number: 9414726699042150856938

[Remove X](#)

Your item was delivered to an individual at the address at 11:25 am on August 19, 2022 in SANFORD, ME 04073.

USPS Tracking Plus® Available

Delivered, Left with Individual

August 19, 2022 at 11:25 am
SANFORD, ME 04073

Feedback

Get Updates

Text & Email Updates



Tracking History



August 19, 2022, 11:25 am

Delivered, Left with Individual
SANFORD, ME 04073

Your item was delivered to an individual at the address at 11:25 am on August 19, 2022 in SANFORD, ME 04073.

August 19, 2022, 7:00 am

Out for Delivery
SANFORD, ME 04073

August 19, 2022, 6:49 am

Arrived at Post Office

SANFORD, ME 04073

August 18, 2022, 8:00 pm

Departed USPS Regional Facility

SOUTHERN ME DISTRIBUTION CENTER

August 18, 2022, 2:20 pm

Arrived at USPS Regional Facility

SOUTHERN ME DISTRIBUTION CENTER

August 17, 2022, 9:06 pm

Departed USPS Regional Facility

BOSTON MA DISTRIBUTION CENTER

August 17, 2022, 8:32 pm

Arrived at USPS Regional Facility

BOSTON MA DISTRIBUTION CENTER

Feedback

USPS Tracking Plus®



Product Information



See Less ^

Tracking Number: 9414726699042184828574

Remove X

Your item was delivered to an individual at the address at 4:15 pm on August 19, 2022 in SANFORD, ME 04073.

USPS Tracking Plus® Available ✓

✓ Delivered, Left with Individual

August 19, 2022 at 4:15 pm
SANFORD, ME 04073

Get Updates ▾

Text & Email Updates ▾

Tracking History ▴

August 19, 2022, 4:15 pm

Delivered, Left with Individual
SANFORD, ME 04073

Your item was delivered to an individual at the address at 4:15 pm on August 19, 2022 in SANFORD, ME 04073.

August 19, 2022, 7:00 am

Out for Delivery
SANFORD, ME 04073

August 19, 2022, 6:49 am

Arrived at Post Office
SANFORD, ME 04073

August 18, 2022, 8:03 pm

Departed USPS Regional Facility
SOUTHERN ME DISTRIBUTION CENTER

August 18, 2022, 2:05 pm

Arrived at USPS Regional Facility
SOUTHERN ME DISTRIBUTION CENTER

August 17, 2022, 8:40 pm

Departed USPS Regional Facility
BOSTON MA DISTRIBUTION CENTER

Feedback

August 17, 2022, 8:31 pm

Arrived at USPS Regional Facility

BOSTON MA DISTRIBUTION CENTER

USPS Tracking Plus®



Product Information



See Less 

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback